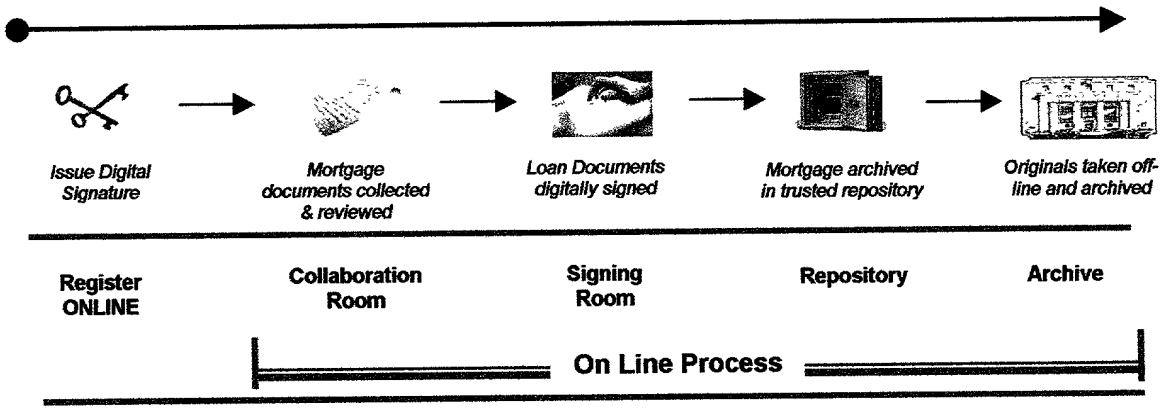
DRAWINGS

EXHIBIT "A"

EXAMPLE: A web-enabled On-Line Mortgage Closing



The Invention allows parties to collaborate, exchange, electronically or digitally sign, processes, use, archive, retrieve, and transmit digital or electronic Loan Closing Documents online with the highest form of legal and technological protections available. Access is restricted using passwords, cryptographic keys, electronic or digital signatures/certificates, and all activities are tracked and recorded.

Features and Benefits

- Web-based repository accessed with browsers; low implementation costs
- Access to repository restricted by PKI/digital signatures. All signing activities are date and time stamped for legal verification
- Data rights defined, with ownership, access, edit, view, and retrieval rights established for each document in the repository
- Format independent. Documents can be viewed and "signed" in their native format (XML, XHTML, Word, PDF and many others). No new format is required of Clients reducing implementation costs and chances for errors
- Enables documents to be signed with legally binding digital signatures
- Original electronic document is stored offline for legal viability
- Audit trail created and kept for all subsequent activity
- Can be hosted to reduce the risks and liabilities of data management
- The Invention may be integrated with passwords, cryptographic keys, electronic or digital signatures/certificates or other acceptable electronic signature technologies issued by vendors.

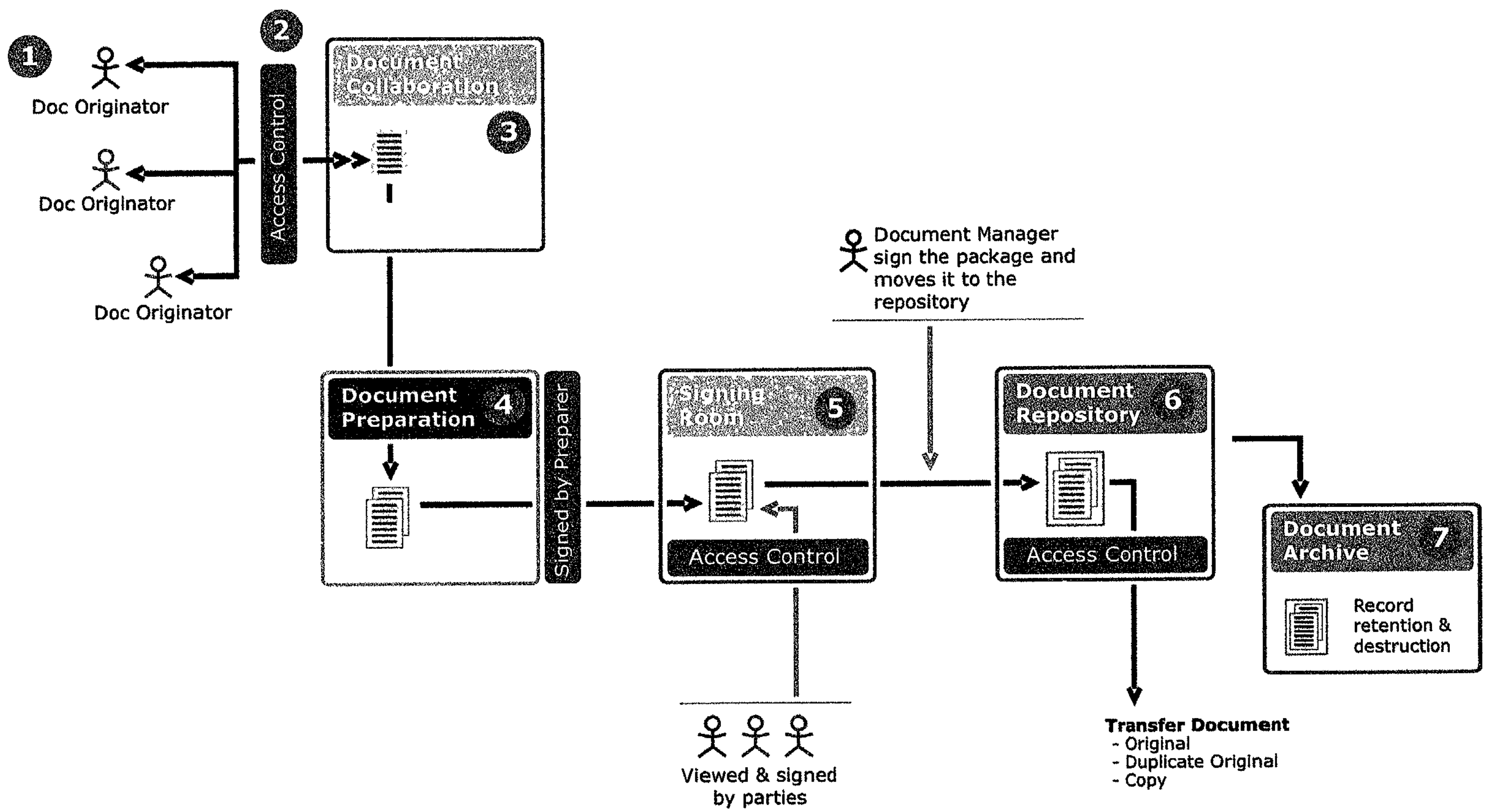
The Invention may employ one or more sets of passwords, cryptographic keys, electronic or digital signatures/certificates, including but not necessarily limited to X509 V3 standard digital certificates, which may be used in a browser, smart card, token, or other such environment.

The Invention may be used together with a web-based application for the authentication of the identities of the parties and professionals involved in an on line loan closing.

The Invention may be sued together with a web-based or client-based application to bundle and electronically sign documents.

THE COMMERCIAL PURPOSE OF THE INVENTION IS CREATE A "PAPERLESS" SOLUTION THAT WILL ENABLE THE VARIOUS INDUSTRIES (HEALTH CARE, REAL ESTATE, FINANCIAL SERVICES, ETC.) TO BECOME MORE EFFICIENT AND EFFECTIVE IN DOING BUSINESS ON THE INTERNET. BY PROVIDING INSTANT INFORMATION ACCESS THAT PRODUCES A COMPLETE END TO END SOLUTION FOR EVERYTHING FROM COMPLETING ONLINE LOAN APPLICATIONS TO COLLABORATING AND COMPILING INFORMATION TO DIGITALLY SIGNING AND ARCHIVING DOCUMENTS, THE INVENTION WILL SAVE BOTH TIME AND MONEY, INCREASING PROFITABILITY TO THEIR BOTTOM-LINE, WHILE ESTABLISHING COMPLETE CONFIDENCE IN E-TRANSACTIONS.

EXHIBIT "B"--On Line Loan Process -- Schematic



On Line Loan Process -- Schematic Description

The Invention is a web-enabled application that allows all or part of any loan process to be completed on line with greater security, privacy, and legal integrity than its off-line counterpart. The Invention enables all of the following:

1. Origination of Data in any Format (Word, WordPerfect, PDF, HTML, XML, XHTML etc.)
2. Controlled or Restricted Access to the Invention's environment
3. Collaboration on the Creation of Digital or Electronic Documents
4. Creation (within the meaning of E-Sign Act Section 201(c)) of Documents in any format
5. Signing Documents Using X.509 v. 3 Digital Certificates/Signatures or other electronic signature technology
6. Reposition of Documents Under Customized Replication Policies and Procedures
7. Archival of Documents Under Customized Records Retention/Destruction Policies

❶ **Origination of data in any format.** The Invention allows users to enter data or documents in any format. Any digital information stream, whether it is a text file (such as a contract, report, deed, deed or trust, promissory note, appraisal), or digital photograph, or digital sound recording will successfully interface with the INVENTION. This means that most parties participating in a INVENTION enabled online business transactions will not have to alter they way they input data or create documents.

❷ **Controlled or restricted access to the USERTrust Business Processor.** Access to the INVENTION is controlled and restricted. Only properly authenticated, certified, and authorized holders of passwords, cryptographic keys, electronic or digital signatures/certificates, including but not limited to X.509 version 3 digital certificates, have access to the INVENTION. Authentication and certification levels are determined and set by the relying party(ies) in order to assure the authenticity of a person's cyber identity. Access to the INVENTION is restricted only to properly authenticated and certified digital certificate holders. Moreover, access to documents within the INVENTION is further restricted only to authorized parties. Permissions are established and administered by the relying party(ies) or authorized designee(s). Access controls prevent any individual from even being aware of document to which he or she has no authorized access.

❸ **Collaboration on the creation of digital or electronic documents.** Once authorized access is achieved, the INVENTION allows parties to upload documents to a "Collaboration Room"—which is, in fact, a file in which the documents comprising a particular business transaction or process may be reposed for the purpose of negotiation or further drafting. In the "Collaboration Room," documents can be reviewed and altered by those with the authorized right to do so (which is conferred by the document manager assigned to the file or series of files).

❹ **Creation (within the meaning of Section 201(c) of the E-Sign Act) of documents in any format.** At the conclusion of negotiations or when initial data or documents are agreed upon, they can be approved with the digital signature of the document manager and transferred by the

document manager to the final document preparer (document preparation company, mortgage company, attorney, title company, closing agent, or escrow agent). The final documents are then signed with the digital signature of the final document preparer and transmitted to the "Signing Room," at which point they become transferable records within the meaning of Section 201(c) of the E-Sign Act. *[Note: Transmissions are secured by SSL connections and/or by document encryption with the public key of the recipient who alone can decrypt them with the corresponding private key of an asymmetrical key pair. Again, any password, cryptographic key, electronic or digital signature/certificate, including but not limited to an X.509 version 3 digital signature/certificate as well as a less secure electronic signatures, can be integrated with the INVENTION.]*

❺ **Signing documents with X.509 version 3 digital certificates/signatures.** The "Signing Room" is a file with greater access restrictions than the Collaboration Room. Transferable records in the "Signing Room," cannot be altered. They can only be electronically or digitally signed by authorized signatories, including those to be bound by the terms of the transferable record, those approving a records as to form and/or content, and those witnessing or notarizing such a record.

❻ **Reposition of under customized replication policies and procedures.** Once a transferable record is signed, it can then be countersigned by the document manager and securely transmitted to the document repository. This repository is an important feature of the INVENTION. Upon reposition the signed transferable record is instantly countersigned and date and time stamped by the trustee custodians of the repository. The reposed transferable record so countersigned constitutes the single, authorized original of the transferable record. This original may be transferred from the repository to another database pursuant to pre-established customized reposition policies and procedures. Also, duplicate originals may be downloaded from the repository, but only if the reposition policies allow for the creation of such. Copies may also be created if authorized. Because within the INVENTION, each document incorporates a unique identifying number, unique signed hashes of records, the INVENTION enables document originals, duplicate originals, and copies to be readily distinguishable either in electronic or in paper form (whenever paper documents must be printed). The INVENTION repository automatically maintains an auditable record of all repositions, downloads, transfers, and copies of documents. (Note: The INVENTION repository allows users to transfer original documents to servers in their control, create offline copies or versions of such documents, or to outsource the management of such documents to trusted third-parties.)

❼ **Archival of documents under customized records retention/destruction policies.** The final benefit of the INVENTION is its capability to provide document retention and automated document destruction by the use of encryption. Documents may be retained in the repository for the period required by law. Upon the expiration of this period, an automatic application can systematically encrypt the designated documents with strong asymmetrical or symmetrical encryption. At the same time or at a later time, the encryption keys may be destroyed thus rendering the authoritative original of the transferable record irretrievable.

United States Patent & Trademark Office

Office of Initial Patent Examination -- Scanning Division

Application deficiencies found during scanning:

☑ Page(s) 5 of Drawings. were not present for scanning. (Document title)

☐ Page(s) ________ of ________________ were not present for scanning. (Document title)

☐ *Scanned copy is best available.*